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PATENT  
Attorney Docket No.: 020375-033110US

TOWNSEND and TOWNSEND and CREW LLP

By: /Kay Barclay/  
Kay Barclay

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

Christopher R. McGee et al.

Application No.: 10/688,065

Filed: October 16, 2003

For: DISCOUNT-INSTRUMENT  
METHODS AND SYSTEMS

Customer No.: 20350

Confirmation No. 8138

Examiner: CARLSON, JEFFREY D.

Technology Center/Art Unit: 3622

AMENDMENT

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed July 23, 2008, please enter the following  
amendments and remarks:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this  
paper.

**Remarks/Arguments** begin on page 7 of this paper.